| UNITED STATES DISTRICT COURT  |   |
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| SOUTHERN DISTRICT OF NEW YORK | _ |

ROBERT GORMAN

Plaintiff

DECLARATION OF KEVIN MALLON

-VS

Case No: 07 CV 1846

EXPERIAN INFORMATION SOLUTIONS, INC., EQUIFAX INFORMATION SERVICES, INC., and HSBC MORTGAGE SERVICES, INC.

## Defendant

KEVIN MALLON, declares pursuant to 28 U.S.C. § 1746 as follows:

- I am an attorney licensed to practice before this court, and Of Counsel to Fishman & Neil,
  LLP, counsel for the plaintiff Robert Gorman in this Action.
- 2. I make this affidavit in opposition to defendant HSBC Mortgage Services, Inc. and defendant Experian Information Solutions, Inc.'s respective motions for summary judgment.
- 3. Attached as Exhibit A is an Expert Report prepared by Thomas A. Tarter, a credit expert retained by the plaintiff in this action.
- 4. Attached as Exhibit B are relevant portions from the deposition transcript of Ann Marie Gardiner of HSBC.
- 5. Attached as Exhibit C are relevant portions from the deposition transcript of Laquinta Henning of HSBC.
- 6. Attached as Exhibit D are relevant portions from the deposition transcript of Kimberly Hughes of Experian.

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7. Attached as Exhibit E are relevant portions from the deposition transcript of David Browne of Experian.

I declare under the penalty of perjury that the foregoing to is true and accurate.

Dated: June 5, 2008

New York, NY

KEVIN MALLON